

for nonpayment of premiums. Though each participant would be responsible for paying the full amount of their premiums based on age at time of enrollment, group rates will save an estimated 15 to 20 percent off the costs of individual long-term insurance care policies.

OPM will be responsible for the administrative costs of the program, which is estimated to be only \$15 million over a 5-year period. This would include developing and implementing a program to educate employees about long-term care insurance. Extending OPM's market efforts to postal employees, active duty military personnel and retirees would, however, increase first year administrative costs above what is included in this estimate.

To date, the Subcommittee on Civil Service has held three hearings on offering long-term care insurance as a benefit option for Federal employees. We have heard the testimony of people who have had to bear the tremendous costs of providing long-term care for a loved one. We have heard testimony from the Office of Personnel Management on long-term care insurance carriers, about the best approach for implementing a long-term care program for Federal employees.

At the subcommittee's most recent hearing in Jacksonville, Florida, which was held just a week ago, I heard from witnesses who testified how important it is for Americans to invest in long-term care insurance, particularly women. A study last week found that women are more vulnerable to the financial and emotional strains associated with long-term care. Women live longer, generally earn less than men, save less for their retirement, receive lower Social Security payments, and are often caregivers when a family member becomes ill or infirm.

The American Health Care Association commissioned a national telephone survey of 800 adult Americans between the ages of 34 and 52 years of age, baby boomers, in September of 1998. As it pertains to women, the study found the following:

Among baby boomers, men save on the average of one-third more than women save for their retirement. More than one-third of all boomer women expect to be a caregiver for a family member. Female boomer caregivers are almost twice as likely to expect to provide care for a parent or in-law as they are to provide it for their husband. Half of the women in the study said that they had to reduce the number of hours they worked and give up space in their homes to provide this care. In addition, sizeable percentages said that they had to hire nursing help, incur large expenses, and quit their jobs or take a leave of absence as a result of their caregiving responsibilities.

More than 7 in 10 female boomers say that they are concerned about saving enough for retirement, while nearly two-thirds say they are concerned about saving enough to pay for long-

term care. Finally, 58 percent of boomers support the idea of offering quality long-term care insurance to Federal employees to set a national example to encourage businesses to offer this benefit to their employees.

I believe that H.R. 110 will help to raise the general public's awareness of the need for long-term care insurance and underscore the limitations associated with the reliance on Medicaid for one's long-term care needs.

SENDING GROUND TROOPS TO KOSOVO WOULD COMPOUND A HUGE FOREIGN POLICY ERROR

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Tennessee (Mr. DUNCAN) is recognized for 5 minutes.

Mr. DUNCAN. Mr. Speaker, last night on the CNN national news the anchor woman said that Congress did not question the costs of the Kosovo-Serbia bombings, implying total support. That very morning, however, the Congressional Quarterly had a headline that said, "Congress Eyes Cost of U.S. Role in Kosovo."

There probably is no question that this money will be approved. However, it is simply wrong to imply that no Members of Congress question these costs.

We are now being told that we will soon be asked to approve \$4 billion for the costs of our air war. One estimate is that ground troops and reconstruction costs could soon total \$10 billion. This is money that will have to be taken from other programs and from American taxpayers, and if we have to stay in there to preserve the peace for many years to come, the costs could just become unbelievable. Many Members of Congress feel it was a horrible mistake to get into this mess in the first place and that our bombings have made a bad situation many times worse than if we had simply offered humanitarian aid.

CNN and much of our liberal national media may want a much bigger role. The American people want out of there, the sooner the better.

Yesterday a Democratic Member of the House sat down next to me and said, "I don't know who these people are polling. Everyone in my district is strongly opposed to this war."

In just the past couple of days, Mr. Speaker, I have had similar comments made to me from both Democratic and Republican Members of the House from Missouri, Virginia, New York, Kentucky, Arizona, Maryland, Alabama, California, North Carolina and Florida. I have not been seeking these comments. I have been taking no formal survey. But Members of the House have been telling me that their constituents are almost totally opposed to this war in Serbia and Kosovo.

Our colleague, the gentleman from Iowa (Mr. GANSKE) was on the C-Span Washington Journal yesterday morning. He said he had had over 1,000 peo-

ple in town meetings over the recess and that when he asked how many favored ground troops in Kosovo, only 10 people raised their hands.

Last Thursday morning this same question was asked on the leading talk radio show in Knoxville. Only one call came in in favor of ground troops, yet the national media has this drumbeat going for a bigger, longer, more expensive war. Heaven help us if part of this is about ratings, or so some of our leaders can prove how powerful they are, or to leave some great legacy as world statesman.

I believe this is going to go down as one of the great miscalculations in American history and certainly one of the most expensive. We have turned NATO from a purely defensive organization into an aggressor force for the first time in history, and one that has attacked a sovereign nation for the first time in history.

With our bombings in Iraq, Afghanistan, the Sudan and now Serbia and Kosovo, we are bombing nations which have not threatened us in any way, which have not jeopardized our national security and where we have no vital U.S. interests, and we are quickly turning people who would like to be our friends into bitter enemies of the United States. We have taken a bad situation and made it many times worse by our bombings and have created a huge refugee crisis in the process, and all of this was done by the President apparently against the advice of his top military advisers and against the advice of the head of the CIA.

The Christian Science Monitor, the National Journal and many other leading publications and columnists have pointed out that there are at least 30 or 40 other conflicts, small wars, going on all over this world right now, several far worse than Kosovo before we started bombing. Our policy should have been, Mr. Speaker, and should be now: humanitarian aid, yes; bombings and ground troops, no.

The U.S. was doing 68 percent of the bombing before General Clark requested 300 more planes. If the majority in Congress wants to send ground troops in and, I think, ignore their constituents in the process, then let the Europeans lead for once. We do not have to carry the entire burden. Those who wanted to expand NATO membership a few months ago to bring in Poland and Czechoslovakia and Hungary should call on those countries to supply troops. They have done nothing so far, and it is obvious that NATO would not be doing all of this or any of this were it not for U.S. insistence.

One of our leading columnists, Mr. Speaker, wrote a couple of days ago these words:

"Three weeks into Bill Clinton's Balkan adventure, and America risks a debacle. The human rights crisis in Kosovo has exploded into a catastrophe. Slobodan Milosevic is being rallied around like some Serbian Churchill, Montenegro and Macedonia

are destabilized, Russia is being swept by anti-American jingoism, and U.S. troops may have to go marching into the big muddy. Such are the fruits of Utopian crusades for global democracy."

Mr. Speaker, several times over the last few days I have heard reports on national networks saying that Members of Congress were getting "antsy" about not committing ground troops to Kosovo. The implication is that all of the Members of Congress want ground troops in there immediately.

I believe it was a terrible mistake to start bombing in the first place, and it certainly would be compounding a huge error to place many thousands of ground troops in there now.

As many columnists have pointed out, the NATO bombings have made this situation much worse than it ever would have been if we had simply stayed out. The very liberal Washington Post Columnist, Richard Cohen, wrote, "I believe, though, that the NATO bombings have escalated and accelerated the process. For some Kosovars, NATO has made things worse."

Pat M. Holt, a foreign affairs expert writing in the Christian Science Monitor, wrote, "The first few days of bombing have led to more atrocities and to more refugees. It will be increasing the instability which the bombing was supposed to prevent."

Philip Gourevitch, writing in the April 12 New Yorker Magazine, said: "Yet so far the air war against Yugoslavia has accomplished exactly what the American-led alliance flew into combat to prevent: Our bombs unified the Serbs in Yugoslavia, as never before, behind the defiance of Milosevic; they spurred to a frenzy the 'cleansing' of Kosovo's ethnic Albanians by Milosevic's forces; they increased the likelihood of the conflict's spilling over into Yugoslavia's south-Balkan neighbors; and they hardened the hearts of much of the non-Western World against us—not least in Russia, where passionate anti-Americanism is increasing the prospects for the right-wing nationalists of the Communist Party to win control of the Kremlin and its nuclear arsenal in coming elections."

Many conservative analysts have been very critical. Thomas Sowell wrote: "Already our military actions are being justified by the argument that we are in there now and cannot pull out without a devastating loss of credibility and influence in NATO and around the world. In other words, we cannot get out because we have gotten in. That kind of argument will be heard more and more if we get in deeper."

"Is the Vietnam War so long ago that no one remembers? We eventually pulled out of Vietnam," Mr. Sowell wrote, "under humiliating conditions with a tarnished reputation around the world and with internal divisiveness and bitterness that took years to heal. Bad as this was, we could have pulled out earlier with no worse consequences and with thousands more Americans coming back alive."

Mr. Sowell asks, "Why are we in the Balkans in the first place? There seems to be no clear-cut answer."

William Hyland, a former editor of Foreign Affairs Magazine, writing in the Washington Post said, "The President has put the country in a virtually impossible position. We cannot escalate without grave risks. If the President and NATO truly want to halt ethnic cleansing,

then the alliance will have to put in a large ground force or, at a minimum, mount a credible threat to do so. A conventional war in the mountains of Albania and Kosovo will quickly degenerate into a quagmire. On the other hand, the United States and NATO cannot retreat without suffering a national and international humiliation. * * * the only alternative is to revive international diplomacy."

Mr. Hyland is correct, but unfortunately I am afraid that ground troops in Kosovo would be much worse than a quagmire. Former Secretary of State Lawrence Eagleberger was quoted on a national network last week as saying that the Bush administration had closely analyzed the situation in the Balkans in the early 1990s and had decided it was a "swamp" into which we should not go.

NATO was established as a purely defensive organization, not an aggressor force. With the decreased threat from the former Soviet Union, was NATO simply searching for a mission? Were some national officials simply trying to prove that they are world statesmen or trying to leave a legacy?

The United States has done 68 percent of the bombing thus far. This whole episode, counting reconstruction and resettlement costs after we bring Milosevic down, will cost us many billions.

If there have to be ground troops, let the Europeans take the lead. Do not commit United States ground troops. Let the Europeans do something. The U.S. has done too much already. Humanitarian aid, yes; bombs and ground troops, no.

[From the Washington Post, Feb. 13, 1999]

THE MESS THEY'VE MADE

(By Patrick J. Buchanan)

Three weeks into Bill Clinton's Balkan adventure and America risks a debacle. The human rights crisis in Kosovo has exploded into a catastrophe. Slobodan Milosevic is being rallied around like some Serbian Churchill. Montenegro and Macedonia are destabilized; Russia is being swept by anti-American jingoism; and U.S. troops may have to go marching into the Big Muddy.

Such are the fruits of Utopian crusades for global democracy.

The great lesson of Vietnam was: Before you commit the army, commit the nation. Clinton and Madeleine Albright launched a war against Yugoslavia with the support of neither.

Yet this debacle is not their doing alone. It is a product of the hubris of a foreign policy elite that has for too long imbibed of its own moonshine about America being the "world's last superpower" and "indispensable nation." Even as we slashed our defenses to the smallest fraction of GDP since before Pearl Harbor, the rhetoric has remained triumphalist, and the commitments have kept on coming.

Responsibility must be shared by Congress, for Clinton's intent to launch this Balkan war was long apparent. Yet Congress failed either to authorize war or deny the president the right to attack.

With Milosevic still defying NATO, we are admonished that "failure is not an option." The United States must do "whatever is necessary to win." Otherwise, NATO's credibility will be destroyed.

But this is mindlessness. If the war was a folly to begin with, surely, the answer is to cut our losses and let the idiot-adventurers who urged the attack resign to write their memoirs, rather than send 100,000 U.S. troops crashing into the Balkans to save the faces and careers of our blundering strategists.

Only a fanatic redoubles his energy when he has lost sight of his goal.

After the Gallipoli disaster, Churchill went; after Suez, Eden went; after the Bay of Pigs, Allen Dulles departed the CIA. Surely, this is a wiser, more honorable, course than a ground war in Kosovo.

Moreover, Americans will not support "whatever is necessary to win." We are not going to turn Belgrade into Hamburg. As one recalls the horror at Nixon's "Christmas Bombing" that freed our POWs at a cost of 1,400 dead in Hanoi, all but surgical bombing is out.

And if we send in the troops, what do we "win"? The right to say that NATO defeated Serbia? The right to occupy Kosovo?

If, after we take Kosovo, the Serbs conduct a guerrilla war against our troops, and the KLA begins a war of liberation to kick NATO out, annex western Macedonia and unite with Tirana, our "victory" will have produced the very disaster we wish to avoid.

"It is unworthy of a great state to dispute over something that does not concern its own interests," and Bismarck, who called the entire Balkans "not worth the bones of a single Pomeranian grenadier." When did that peninsula become so critical to the United States that we would go to war over whose flag flew over Pristina?

"Arm the Kosovars!" urge other armchair strategists. But do we really want another Afghanistan—in the underbelly of Europe?

What a mess the interventionists have made of it. Because the NATO expansionists could not keep their hands off the alliance, they have shattered the myth of its invincibility and may have called into being a Moscow-Minsk-Beijing-Belgrade-Baghdad axis.

But maybe the foreign policy establishment needed a second Cold War, as anything is preferable to irrelevance.

Out of this disaster, what lessons may be learned?

First, America cannot police the planet on a defense budget of 3 percent of GDP. Our dearth of air-launched cruise missiles, the need to shift carriers from the gulf, the delay in deploying the Apaches, the calling up of the reserves—all point to a military that is dangerously inadequate to the global tasks we have added since the Cold War.

Unless America is prepared to restore Ronald Reagan's Army, Navy and Air Force, we cannot stop a rearmed Russia in East Europe, police the Balkans, roll back a second Iraqi attack on Kuwait, contain North Korea and prevent another of Beijing's bullying assaults on Taipei. Should one or two of these emergencies occur at once, we will be suddenly face to face with foreign policy bankruptcy.

America must retrench and rearm.

What the United States needs today in the Balkans is a least-bad peace, patrolled by Europeans, where Serbs rule Serbs, Croats Croats and Albanians Albanians. And if, in the negotiations to end this tragedy, Belgrade cries, "No American troops in Kosovo!" let us insist upon it, and bring our soldiers home from Europe, as Ike told JFK to do nearly 40 years ago.

□ 1700

The SPEAKER pro tempore (Mr. SHIMKUS). Under a previous order of the House, the gentleman from New Jersey (Mr. HOLT) is recognized for 5 minutes.

(Mr. HOLT addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)